

VI. **We Claim:**

1. A method for using a computer system to implement a financial transaction, the method including the steps of:

providing a first web site having identifier data;

encrypting the identifier data;

using a URL to log on to a second web site, said log on using the encrypted identifier data for passing the encrypted identifier data to a second web site;

and

implementing the financial transaction by using the encrypted identifier data from the second web site.

2. A method for using a computer system to implement a financial transaction, the method including the steps of:

using a browser to communicate payment data over the Internet;

implementing a purchase over the Internet with the payment data communicated by the browser; and

reconciling a payment for the purchase invisibly to the purchaser by using the payment data communicated by the browser to implement the financial transaction.

3. A method for using a computer system to implement a financial transaction, the method including the step of:

using a computerized customer order to implement the financial transaction by triggering a communication of real time payment data from a non-customer computer to a vendor computer without customer intervention.

4. The method of claim 3, wherein the triggering is carried out over a proxy server.

5. The method of claim 3 further, wherein the triggering is carried out over an Internet-type network.

6. Any one of claims 2-3 further including the step of encrypting the data.

7. Any one of claims 1-3 further including the step of attaching data identifying the financial transaction to an electronic communication transmitted to enable carrying out the financial transaction.

8. Any one of claims 1-3 further including the step of attaching data

identifying a gift as the financial transaction to an Internet greeting card transmitted to enable carrying out the financial transaction.

9. Any one of claims 1-3 further including the step of providing a gift certificate as the financial transaction.

10. Any one of claims 1-3 further including the step of providing a coupon as the financial transaction.

11. Any one of claims 1-3 further including the step of providing a rebate as the financial transaction.

12. Any one of claims 1-3 further including the step of conveying money as the financial transaction.

13. Any one of claims 1-3 further including the step of providing a cash surrogate as the financial transaction.

14. Any one of claims 1-3 further including the step of issuing a stored value

vehicle as the financial transaction.

15. Any one of claims 1-3 further including the step of facilitating the financial transaction with a computer communication from an intermediary from the group consisting of a broker, agent, and middleman.

16. Any one of claims 1-3 further including the step of executing a card account to carry out the financial transaction.

17. Any one of claims 1-3 further including the step of employing a wallet-enabled browser to communicate some of the data.

18. Any one of claims 1-3 further including the step of accessing a bank account to make a payment for the financial transaction.

19. Any one of claims 2-3 further including the step of encrypting some of the data with private key to private key encryption.

20. The method of claim 1, wherein the encrypting includes encrypting with

private key to private key encryption.

21. A method for using a computer system to implement a financial transaction, the method including the steps of:

5. using a browser to communicate value conveyance data to over the Internet;

implementing a redemption over the Internet with the value conveyance data communicated by the browser; and

reconciling the value conveyance for the redemption invisibly to the recipient by using the value conveyance data communicated by the browser.

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